

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI**

**In re: DENNIS E EADS  
STACY R EADS**

**Case No.: 19-30698-btf-13**

**Debtors**

**TRUSTEE'S OBJECTION TO CLAIM 30 OF PORTFOLIO RECOVERY ASSOCIATES LLC**

COMES NOW Richard V. Fink, Chapter 13 Trustee, and hereby objects to Proof of Claim filed by creditor PORTFOLIO RECOVERY ASSOCIATES LLC, in the amount of \$1,033.54, and filed on February 28, 2020. The court claim number is 30.

**Your claim may be reduced, modified, or eliminated. You should read this document carefully and discuss it with your attorney, if you have one.**

PURSUANT TO LOCAL RULE 3007-1 (C), THE CLAIMANT SHALL HAVE 30 DAYS AFTER SERVICE OF THE OBJECTION IN WHICH TO FILE A RESPONSE, IF YOU DO NOT WANT THE COURT TO ELIMINATE OR CHANGE YOUR CLAIM. THE RESPONSE SHALL BE IN WRITING AND STATE WHY THE CLAIM SHOULD BE ALLOWED AS FILED. IF A RESPONSE IS FILED, THE COURT WILL SCHEDULE A HEARING. IF NO TIMELY RESPONSE IS FILED, THE COURT WILL ENTER AN ORDER SUSTAINING THE OBJECTION TO THE CLAIM. PARTIES NOT REPRESENTED BY AN ATTORNEY SHALL MAIL A RESPONSE TO THE COURT AT THE ADDRESS BELOW. DEBTOR(S) NOT REPRESENTED BY AN ATTORNEY MUST BE SERVED A COPY OF THE RESPONSE BY MAIL. IF YOUR RESPONSE IS MAILED, IT MUST BE EARLY ENOUGH SO THAT THE COURT WILL RECEIVE IT ON OR BEFORE 30 DAYS AFTER SERVICE OF THE OBJECTION.

The basis for the objection is as follows:

1. The proof of claim (Court Claim #30) filed by PORTFOLIO RECOVERY ASSOCIATES LLC on February 28, 2020 is a duplicate of the proof of claim filed by CAPITAL ONE BANK USA NA on January 13, 2020 (Court Claim #4).

WHEREFORE, the Chapter 13 Trustee files this objection to Court Claim #30 and requests that Court Claim #30 be disallowed in its entirety.

March 04, 2020

Respectfully submitted,

/s/ Richard V. Fink, Trustee

Richard V. Fink, Trustee  
2345 Grand Blvd., Ste. 1200  
Kansas City, MO 64108-2663  
(816) 842-1031

**NOTICE OF SERVICE**

The following parties will be served either electronically or by United States First Class Mail and a certificate of service will be filed thereafter:

DEBTOR(S)  
CHECKETT & PAULY (439410) - ATTORNEY FOR DEBTOR(S)  
PORTFOLIO RECOVERY ASSOCIATES LLC (361560)

/s/ Richard V. Fink, Trustee

Court Address: U.S. Bankruptcy Court, 400 E. 9th St., Room 1510, Kansas City, MO 64106

LL /Objection - Claim - Duplicate